

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention described in the specification entitled METHOD, APPARATUS AND ARTICLE-OF-MANUFACTURE FOR THE CREATION, ISSUANCE, VALUATION/PRICING, TRADING AND EXERCISE OF OPTIONS FOR ATTENDANCE RIGHTS, AND DERIVATIVE INSTRUMENTS THEREON, attached hereto. I further state that I have reviewed and understand the contents of the above-identified specification, including the claims.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

POWER OF ATTORNEY: As the named inventor, I hereby appoint the following attorneys to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected therewith, Hopgood, Calimafde, Kalil & Judlowe, a firm consisting of Roy C. Hopgood, Reg. No. 15,245; John M. Calimafde, Reg. No. 16,895; Eugene J. Kalil, Reg. No. 16,686; Marvin N. Gordon, Reg. No. 23,094; Stephen B. Judlowe, Reg. No. 21,049; Francis J. Murphy, Reg. No. 24,537; Dennis J. Mondolino, Reg. No. 27,148; Ira B. Winkler, Reg. No. 29,223; James Bollinger, Reg. No. 32,555; and David J. Garrod, Reg. No. 35,149.

SEND CORRESPONDENCE TO:

DIRECT TELEPHONE CALLS TO:

Hopgood, Calimafde,
Kalil & Judlowe
60 East 42nd Street
New York, New York 10165

David J. Garrod, Esq.
at the firm
at (212) 551-5000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor: Sanjay P. Muralidhar

Inventor's signature Muralidhar Date: 11/5/, 1999

Residence/Post Office Address: 54 Silver Spring Road
Ridgefield, CT 06877

Citizenship: INDIA

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**STATEMENT CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) & 1.27(b))--INDEPENDENT INVENTOR**Docket Number (Optional)
1899-001Applicant, Patentee, or Identifier: Sanjay P. Muralidhar

Application or Patent No.: _____

Filed or Issued: Filed on November 5, 1999Title: METHOD, APPARATUS AND ARTICLE -OF-MANUFACTURE FOR THE
CREATION, ISSUANCE, VALUATION/PRICING, TRADING AND
EXERCISE OF OPTIONS FOR ATTENDANCE RIGHTS

As a below named inventor, I hereby state that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees to the Patent and Trademark Office described in:

the specification filed herewith with title as listed above.

the application identified above.

the patent identified above.

I have not assigned, granted, conveyed, or licensed, and am under no obligation under contract or law to assign, grant, convey, or license, any rights in the invention to any person who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

No such person, concern, or organization exists.

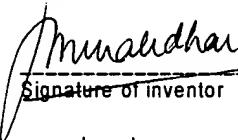
Each such person, concern, or organization is listed below.

Separate statements are required from each named person, concern, or organization having rights to the invention stating their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

Sanjay P. Muralidhar

NAME OF INVENTOR



Signature of inventor

11/5/99

Date

NAME OF INVENTOR

Signature of inventor

Date

NAME OF INVENTOR

Signature of inventor

Date